IndusInd Bank

SCHEDULE OF CHARGES FOR CURRENT ACCOUNT LOAN AGAINST SECURITIES		
LAS		
Loan Sanction and Maintenance charges	Processing Fee	Up to 1% of the loan amount + GST
	Renewal Processing Fee	Rs. 2500 Plus Taxes
	Penal Charge	24% p.a + GST on total overdrawn amount * no of days or Rs. 100/- + GST whichever is higher
	Conversion Charges/Repricing Charges	Rs. 1500 up to Rs. 20 Lac loan amount Rs. 3000 Greater than 20 Lac Loan amount
	Pre-payment / part payment penalty	Not Applicable
	Sale of Security	All brokerages, transaction charges and other levies as per actuals. In case of customer induced sale of securities, charges up to 1% of the sale amount to be levied.
	Legal / Repossession / Incidental Charge	As per actual wherever applicable
	Stamp Duty	As per state/ applicable law
	Credit assessment charges	Not Applicable
	Pledge Depledge fees	As per actual wherever applicable
AMB, Cheque Book Charges	Average Monthly Balance Requirement	NIL
	Charges for Non-Maintenance of AMB	NA
	Cheque Book Payable at Par: 50 leaves Book	1st Cheque Book of 50 leaves Free
	Charges of Cheque Book on additional usage	Rs. 2 Per Leaf
Collection	Local Cheque Deposit	Free
	Cheques deposited at any location of Induslnd Bank for clearing in the same location	Free
	Funds Transfer (Between any Induslnd Bank Branches) (Online/through Branch)	Free
Payments	Funds Transfer (Between any Induslnd Bank Branches) (Online/through Branch)	Free
	Payments at Any Location of Induslnd Bank for clearing in same location through PAP cheque	Free
	DD/ PO (At Branch Locations)	
	Free limit	NILL
	Charges on Additional Usage	Rs. 1/1000, Min Rs. 25 Max Rs. 10,000
	NEFT (NATIONAL ELECTRONIC FUNDS TRANSFER)	NIL
	RTGS (REAL TIME GROSS SETTLEMENT)	NIL
Cash Transactions	**Cash Deposit at Home location**	
	Free limit per month	Rs. 5,00,000
	Additional Charges on incremental deposits	Rs. 3/1000
	Charges for Cash Deposit at Non-Home Location	Rs 3/1000
	Cash Withdrawal	
	Cash Withdrawal (Home Location)	Free
	Cash Withdrawal (Non-Home Location)	Free
Account Access	Net Banking	Available
	Phone Banking	Available
	Mobile Alerts	Available
	Doorstep Banking*	Available

Other Features & Charges	Stop Payment (Single Cheque)	Rs. 100
	Stop Payment (Series Cheque)	Rs. 150
	Cheque Return (Inward) For Financial Reasons	Up to 2 instruments per month - Rs. 350 per instrument
		On 3rd & 4th instrument- Rs. 500 per instrument
		5th Instrument onwards - Rs. 750 per instrument
	Cheque Return (Outward) lnduslnd Location	Rs. 50 Per Cheque
	Internal Transfer Return Charges	NIL
	ECS Returns	Rs. 200
	Email Statement	Free
	Adhoc Statement Printed	Rs. 10 Per page
Doorstep Banking	**Cash Delivery/Pickup (Per Call)**	
	Till 2 Lacs	NIL
	2 - 5 Lacs	Rs. 250
	5 - 10 Lacs	Rs. 400
	10 - 20 Lacs	Rs. 800
	> 20 Lacs	Contact Branch
	Cash Delivery/Pickup (Beat delivery) Per Month	
	Till 1 Lacs	NIL
	1 - 2 Lacs	Rs. 3000
	2 - 5 Lacs	Rs. 5500
	5 - 10 Lacs	Rs. 9000
	10 - 20 Lacs	Rs. 16000
	> 20 Lacs	Contact Branch